INSURED	BRUHN FA	RMS JOINT	VENTURE	*			SOY	BEAN SU		HEET IA - 090 - 12	20853				LOSS NO.	2192	47-00
INSURANC		4	S FUND INSU									TE OF LOSS		tember 11,		(H X G)	
Fill all space			ion on each	Α	В	С	D	E	F	G	Н	I	J	K	L	M	N
Item No.		Stage of G Date of Loss	Date of adjust-	Original Number Plants Per Acre	Plants Remaining Per Acre	Stand	Percent Crop Remaining	Destr	nts royed Factored	Percent Crop Remaining	Pod	Loss	(C + D + E) Total Direct Damage	Percent Crop Remaining		m Field	(F + I) Actua Hail Loss Percen
30 No. of Acres			ment	(1000)	(1000)	Reduction	100 - C	Gross	Net	D-F	Gross	Net	C+F+1	100 - J	Gross	LxK	J + M
150.3	1	R 5.5	R8								6.8	6.8	6.8	93.2	75	69.9	76
Variety	2	R 5.5	R8								8.9	8.9	8.9	91.1	75	68.3	77
		R 5.5	R8								6.9	6.9	6.9	93.1	75	69.8	71
Row Width	4	R 5.5	R8								1.4	1.4	1.4	98.6	75	74.0	75
	5	R 5.5	R8		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,						4	4	4	96	75	72.0	71
15																	
																History and the Control of the Contr	
12																	
															Total of Tes	sts	38:
		No.								EXCPTIC	N - FOR SE	ECOND AND	SUBSEQUE		Average of REFER TO H		7
Sample No 1 thru 5	No. of Nodes	Cut-	1	2	3	4	5	SOYBEAN F 6	7 thru 15		17	18	19	20	Total	%	% Loss
Total Node	% Defoliat	ion	100	100	100	100	100	100	100	100	100	100	100			100 Total	
ماليونون الم	Common					L				L1		///	0.45		ATION OF T	ESTS	Autorios de tre la co
Adjuster"s	commen	13												NOT BY P	ERCENTAGE	OF LOSS	y numbe
												***************************************	Qtr	Sec 23	Twp 84N	nge 43W	
Date Tests	Were Mad	e (month, d	lay, year)								at o'c	clock M.					
Adjuster							Date		Insured			Date					
		T	7	1	I												
													Acres	150.3			
													Ins Per Ac liability	500 75,150			
2 0													loss % payment	76.4 \$57,415			
						1											

INSURED	BRUHN FA	RMS JOINT	VENTURE				30.15	BEAN SU		IA - 090 - 1	20853				LOSS NO.	2192	.4
INSURANC		-	S FUND INSU									TE OF LOSS		tember 11,	1	(H X G)	1
Fill all space		or informat oss	ion on each	Α	В	С	D	E RECT DAMA	F AGE	G	Н	ı	(C + D + E)	K 100 - F	L PLANT D	M	-
Item No.		Stage of G	Date of adjust-	Original Number Plants Per	Plants Remaining Per Acre	% Loss From Stand	Percent Crop Remaining	Pla Destr	ints royed	Percent Crop Remaining		Loss	Total Direct Damage	Percent Crop Remaining	Total fro	m Field	
31 No. of Acres		Loss	ment	Acre (1000)	(1000)	Reduction	100 - C	Totals + Gross	Factored Net	D-F	Gross	Net	C+F+1	100 - J	Gross	Net L x K	
101	1	R 5.5	R8								1.8	1.8	1.8	98.2	75	73.7	
Variety	2	R 5.5	R8								4.6	4.6	4.6	95.4	75	71.6	ŀ
	3	R 5.5	R8								1.4	1.4	1.4	98.6	75	74.0	-
Row Width																	
15																	
																III, see a see	
																	-
														112			
																15 - 25 - 11	
									32						Total of Tes		
1611.2 (To	tal of Tests	X .934(ren	naining crop	claim 2132	05-00) X .90	7 (remainin								NT LOSSES,	Average of REFER TO H		
Sample No 1 thru 3	No. of Nodes	Cut-	1	2	3	4	5	SOYBEAN F 6	7 thru 15		17	18	19	20	Total	%	9
Total Node	off/Broken % Defoliat	ion	100	100	100	100	100	100	100	100	100	100	100	100		100	Ĺ
Adjusterlle	Commnent	· c				***************************************							Outline Eigl		ATION OF T		h
. Justici S	20., millen		-										Qtr	NOT BY F	PERCENTAGE Twp 84N	OF LOSS	4
Date Tests	Were Mad	e (month, c	lay, year)								at o'o	clock M.					
Adjuster							Date		Insured			Date					
, wjaster												T					_
, wjaster													Acres	101)		
, tujustel													Inc Dor A-	FOO			1
, rujustei									3				Ins Per Ac liability	500 50,500 75.7			
, mjustel																	

							SOYI	BEAN SU	JRVEY S	HEET							
INSURED		RMS JOINT					, , , , , , , , , , , , , , , , , , ,			IA - 090 - 1	20853				LOSS NO.	2192	47-00
INSURANCI			S FUND INSI									TE OF LOSS		tember 11,		(H X G)	
Fill all spac			ion on each	Α	В	С	D	E	F	G	Н	1	J	K	L	M	N
	lo	Stage of G		Original Number	Plants	% Loss	Percent		nts	Percent			(C + D + E) Total	Percent	Total fro	om Field	(F + I) Actual Hail
Item No.	Test No.	Date of Loss	Date of adjust- ment	Plants Per Acre (1000)	Remaining Per Acre (1000)	From Stand Reduction	Crop Remaining 100 - C	066.000.000	Factored Net	Crop Remaining D - F	Gross	Loss	Direct Damage C+F+I	Crop Remaining 100 - J	75,000	Net L x K	Loss Percent J + M
o. of Acres	1	R 5.5	R8	(2227)				0.033	1100		2.4		2.4	97.6	75		
255	2	R 5.5	R8								10.2	10.2	10.2				
Variety	3	R 5.5	R8						=		3.5	3.5	3.5	96.5	75	72.4	75.9
	4	R 5.5	R8								5.3	5.3	5.3	94.7	75	71.0	76.3
ow Width	5	R 5.5	R8								0.8	0.8	0.8	99.2	75	74.4	75.2
15	6	R 5.5	R8								9.2	9.2	9.2	90.8	75	68.1	77.3
:																	
									2								
					· ·												
												L. A. T. L.			Total of Te	sts	
										EXCPTIO	ON - FOR SE	COND AND	SUBSFOUE	NT LOSSES	Average of		457.9 76.3
Sample No	Plant No.		1	2	3	4	5	SOYBEAN F	IELD NOTES 7 thru 15		17	18	19	20	Total		% Loss
otal Node															2000		
	% Defoliat	ion	100	100	100	100	100	100	100	100	100	100	100			Total	75
diuster"s	Commnent	rs .			W.								Outline Field		ATION OF T esignate loca		ov number
.,		385							CA. 1992				Janine Hell		PERCENTAGI		,iiiiiiiii
													Qtr	Sec 23	Twp 84N	Rge 43W	
Date Tests	Were Mad	e (month, d	lay, year)								at o'c	lock M.					
Adiusts -	P 1		***************************************				Date		Inc. ro 1								
Adjuster							Date		Insured			Date					
													Acres Ins Per Ac	255 500			
													liability	127,500	-		
							100						loss %	76.3			
					MILES AND								payment	\$97,293			
			17														

NSURED NSURANCE							3011	DEMIN SC		HEET							
NOURAIN	BRUHN FARM			IDANICE CO.	NAD A NIV		WIII		POLICY NO.	IA - 090 - 12		T OF LOCK	Sont	tember 11,	LOSS NO.		47-0
	es asking for ir	-		JRANCE CO	B	С	D	E	F	G	H	E OF LOSS	J	K K	L L	(H X G)	
in an space	loss	normado	m on cach					RECT DAMA			••	•	(C + D + E)			AMAGE	(
	Sta	age of Gro	owth	Original	Plants	% Loss	Percent	Pla	ints	Percent			Total	Percent	Total fro	om Field	A
In a see No.	Tare No.	D-46	Date of	Number	Remaining	200000000000000000000000000000000000000	Crop		royed	Crop	Pod	Loss	Direct	Crop	Not		
Item No.		Date of Loss	adjust-	Plants Per Acre	Per Acre	Stand	Remaining	Totals +	Factored	Remaining			Damage	Remaining		Net	Pe
34		2033	ment	(1000)	(1000)	Reduction	100 - C	Gross	Net	D-F	Gross	Net	C + F + I	100 - J	Gross	LxK	J
No. of Acres																	
70	1 R 5	5.5 I	R8								11.8	11.8	11.8	88.2	75	66.2	
,,,	2 R 5	5.5	R8								8.4	8.4	8.4	91.6	75	68.7	
Variety	3 R 5		R8								11.1	44.4	44.4	00.0	75	66.7	
	3 11.3).5	No								11.1	11.1	11.1	88.9	75	66.7	-
Row Width	4 R 5	5.5	R8								15.8	15.8	15.8	84.2	75	63.2	
xow width																	
4.5																	
15		-															
-																	
-																	
-																	
-																	
-																	
									-3 00 -30								
															Total of Tes	sts	
														10.2 1791			
											ON - FOR SE	COND AND	SUBSEQUE		Total of Tes Average of REFER TO H	Tests	
Sample No	Plant No.		1	2	3	4	5	SOYBEAN F	IELD NOTES		DN - FOR SE	COND AND	SUBSEQUE	NT LOSSES,	Average of	Tests	%
1 thru 4	No. of Nodes Cut-		1	2	3	4								NT LOSSES, 20	Average of REFER TO H	Tests IANDBOOK	%
1 thru 4 Fotal Node	No. of Nodes Cut- off/Broken						5	6	7 thru 15	16	17	18	19	NT LOSSES,	Average of REFER TO H Total	Tests IANDBOOK %	% 1
1 thru 4 Fotal Node	No. of Nodes Cut-		1 100		3			6	7 thru 15	16				20 100	Average of REFER TO H	Tests IANDBOOK % 100 Total	%
1 thru 4 Fotal Node	No. of Nodes Cut- off/Broken % Defoliation						5	6	7 thru 15	16	17	18	19	20 100 LOC	Average of REFER TO H Total 2000 20 ATION OF TE	Tests IANDBOOK % 100 Total ESTS	
1 thru 4 Fotal Node	No. of Nodes Cut- off/Broken						5	6	7 thru 15	16	17	18	19	20 20 100 LOC d insured; De	Average of REFER TO H	Tests ANDBOOK % 100 Total ESTS tion of test l	
1 thru 4 Fotal Node	No. of Nodes Cut- off/Broken % Defoliation						5	6	7 thru 15	16	17	18	19 100 Outline Field	20 20 100 LOC d Insured; De	Average of REFER TO H Total 2000 20 ATION OF TE esignate locates	Tests ANDBOOK % 100 Total ESTS tion of test I	
1 thru 4 Fotal Node	No. of Nodes Cut- off/Broken % Defoliation						5	6	7 thru 15	16	17	18	19 100 Outline Field	20 20 100 LOC d Insured; De	Average of REFER TO H Total 2000 20 ATION OF TE esignate locate RECENTAGE	Tests ANDBOOK % 100 Total ESTS tion of test I	
1 thru 4 Fotal Node Adjuster"s (No. of Nodes Cut- off/Broken % Defoliation		100				5	6	7 thru 15	16	17	18	19 100 Outline Field	20 20 100 LOC d Insured; De	Average of REFER TO H Total 2000 20 ATION OF TE esignate locate RECENTAGE	Tests ANDBOOK % 100 Total ESTS tion of test I	
1 thru 4 Fotal Node Adjuster"s (No. of Nodes Cut- off/Broken % Defoliation Commnents		100				5	6	7 thru 15	16	17	18	19 100 Outline Field	20 20 100 LOC d Insured; De	Average of REFER TO H Total 2000 20 ATION OF TE esignate locate RECENTAGE	Tests ANDBOOK % 100 Total ESTS tion of test I	
1 thru 4 Fotal Node Adjuster"s (No. of Nodes Cut- off/Broken % Defoliation Commnents		100			100	5	6	7 thru 15	16	17	18	19 100 Outline Field	20 20 100 LOC d Insured; De	Average of REFER TO H Total 2000 20 ATION OF TE esignate locate RECENTAGE	Tests ANDBOOK % 100 Total ESTS tion of test I	
1 thru 4 Fotal Node Adjuster"s (No. of Nodes Cut- off/Broken % Defoliation Commnents		100			100	100	6	7 thru 15	16	17	18 100 ook M.	19 100 Outline Field	20 20 100 LOC d Insured; De	Average of REFER TO H Total 2000 20 ATION OF TE esignate locate RECENTAGE	Tests ANDBOOK % 100 Total ESTS tion of test I	
1 thru 4 Fotal Node Adjuster"s (No. of Nodes Cut- off/Broken % Defoliation Commnents		100			100	100	6	7 thru 15	16	17	18 100 ook M.	19 100 Outline Field	20 20 100 LOC d Insured; De	Average of REFER TO H Total 2000 20 ATION OF TE esignate locate RECENTAGE	Tests ANDBOOK % 100 Total ESTS tion of test I	
1 thru 4 Fotal Node Adjuster"s (No. of Nodes Cut- off/Broken % Defoliation Commnents		100			100	100	6	7 thru 15	16	17	18 100 cock M.	19 100 Outline Field	100 LOC d Insured; De NOT BY P Sec 23	Average of REFER TO H Total 2000 20 ATION OF TE Signate locate ERCENTAGE Twp 84N	Tests ANDBOOK % 100 Total ESTS tion of test I	
1 thru 4 Fotal Node Adjuster"s (No. of Nodes Cut- off/Broken % Defoliation Commnents		100			100	100	6	7 thru 15	16	17	18 100 oock M. Date	19 100 Outline Field	20 20 100 LOC d Insured; De	Average of REFER TO H Total 2000 20 ATION OF TE esignate locate RECENTAGE Twp 84N	Tests ANDBOOK % 100 Total ESTS tion of test I	
1 thru 4 Fotal Node Adjuster"s (No. of Nodes Cut- off/Broken % Defoliation Commnents		100			100	100	6	7 thru 15	16	17	18 100 nock M. Date	19 100 Outline Field Qtr Acres Ins Per Ac liability	20 100 LOC d Insured; Dt NOT BY P Sec 23 70 500 35,000	Average of REFER TO H Total 2000 20 ATION OF TE ssignate locate ERCENTAGE Twp 84N	Tests ANDBOOK % 100 Total ESTS tion of test I	% L
1 thru 4 Fotal Node Adjuster"s (No. of Nodes Cut- off/Broken % Defoliation Commnents		100			100	100	6	7 thru 15	16	17	18 100 ock M. Date	19 100 Outline Field Qtr Acres Ins Per Ac liability loss %	20 100 LOC Horses, Documents of the second	Average of REFER TO H Total 2000 20 ATION OF TE esignate locateRCENTAGE Twp 84N	Tests ANDBOOK % 100 Total ESTS tion of test I	
1 thru 4 Fotal Node Adjuster"s (No. of Nodes Cut- off/Broken % Defoliation Commnents		100			100	100	6	7 thru 15	16	17	18 100 ock M. Date	19 100 Outline Field Qtr Acres Ins Per Ac liability	20 100 LOC d Insured; Dt NOT BY P Sec 23 70 500 35,000	Average of REFER TO H Total 2000 20 ATION OF TE esignate locateRCENTAGE Twp 84N	Tests ANDBOOK % 100 Total ESTS tion of test I	

INSURANC	BRUHN FARI		VENTURE S FUND INSU	IRANCE CO.	MPANV				POLICY NO.	HEET IA - 090 - 1		TE OF LOSS	Sant	tember 11,	LOSS NO.	2192 (H X G)	247-
Fill all space	ces asking for				В	С	D	E	F	G	Н	1	J	K	L	M	-
i iii dii spac	los		on on cach					RECT DAMA					(C + D + E)			DAMAGE	t
Item No.	S	Stage of Gr Date of	Date of adjust-	Original Number Plants Per	Plants Remaining Per Acre	% Loss From Stand	Percent Crop Remaining	Pla Desti	ints royed	Percent Crop Remaining	Pod	Loss	Total Direct Damage	Percent Crop Remaining	Total fro	om Field	6
37 No. of Acres		Loss	ment	Acre (1000)	(1000)	Reduction		Totals + Gross	Factored Net	D-F	Gross	Net	C+F+I	100 - J	Gross	Net L x K	F
		R 5.5	R8								7	7	7	93	75	69.8	
290	2 F	R 5.5	R8								9.2	9.2	9.2	90.8	75	68.1	
Variety	3 F	R 5.5	R8								4.1	4.1	4.1	95.9	75	71.9	
Row Width		R 5.5	R8								1.2	1.2	1.2	98.8	75	74.1	
Kow width	The second second	R 5.5	R8								5.6	5.6	5.6	94.4	75	70.8	
15	6 F	R 5.5	R8								1.7	1.7	1.7	98.3	75	73.7	
	7 F	R 5.5	R8		1						1.4	1.4	1.4	98.6	75	74.0	
	8 F	R 5.5	R8								0.8	0.8	0.8	99.2	75	74.4	
	9 6	R 5.5	R8			-					1.6	1.6	1.6	98.4	75	73.8	
													No.				
														u.			
					the second confidence of												
															Total of Te	sts	
										EXCPTIO	ON - FOR SE	COND AND	SUBSEQUE		Average of	Tests	
	p Plant No.		1	2	3	4	5	SOYBEAN F	IELD NOTE 7 thru 15	S	DN - FOR SE 17	COND AND	SUBSEQUE	NT LOSSES,	Average of	Tests	7
	No. of Nodes C e off/Broken						5	6	7 thru 15	16	17	18	19	NT LOSSES,	Average of REFER TO H	Tests HANDBOOK %	%
1 thru 9	No. of Nodes C		1 100				5		7 thru 15	16			19	20 100	Average of REFER TO H	Tests HANDBOOK % 100 Total	%
1 thru 9 Total Node	No. of Nodes C e off/Broken	n					5	6	7 thru 15	16	17	18	19	20 100 LOC d Insured; De	Average of REFER TO H Total 2000 20 ATION OF T esignate loca	Tests HANDBOOK % 100 Total ESTS tion of test	%
1 thru 9 Total Node	No. of Nodes Co e off/Broken % Defoliatio	n					5	6	7 thru 15	16	17	18	19 100 Outline Field	20 100 LOC d Insured; De	Average of REFER TO H Total 2000 20 ATION OF T esignate local RECENTAGE	Tests HANDBOOK % 100 Total ESTS tion of test E OF LOSS	%
1 thru 9 Total Node Adjuster"s	No. of Nodes Cle off/Broken % Defoliatio	'n	100				5	6	7 thru 15	16 100	17	18	19 100 Outline Field	20 20 100 LOC d Insured; De	Average of REFER TO H Total 2000 20 ATION OF T esignate local RECENTAGE	Tests HANDBOOK % 100 Total ESTS tion of test E OF LOSS	%
1 thru 9 Total Node Adjuster"s	No. of Nodes Co e off/Broken % Defoliatio	'n	100				5	6	7 thru 15	16 100	17	18	19 100 Outline Field	20 20 100 LOC d Insured; De	Average of REFER TO H Total 2000 20 ATION OF T esignate local RECENTAGE	Tests HANDBOOK % 100 Total ESTS tion of test E OF LOSS	%
1 thru 9 Total Node Adjuster"s	No. of Nodes Cle off/Broken % Defoliatio	'n	100				5	6	7 thru 15	16 100	17	18	19 100 Outline Fiel	20 20 100 LOC d Insured; De	Average of REFER TO H Total 2000 20 ATION OF T esignate local RECENTAGE	Tests HANDBOOK % 100 Total ESTS tion of test E OF LOSS	%
1 thru 9 Total Node Adjuster"s Date Tests	No. of Nodes Cle off/Broken % Defoliatio	'n	100				100	6	7 thru 15	16 100	17	18 100 lock M.	19 100 Outline Fiel	20 20 100 LOC d Insured; De	Average of REFER TO H Total 2000 20 ATION OF T esignate local RECENTAGE	Tests HANDBOOK % 100 Total ESTS tion of test E OF LOSS	%
1 thru 9 Total Node Adjuster"s Date Tests	No. of Nodes Cle off/Broken % Defoliatio	'n	100				100	6	7 thru 15	16 100	17	18 100 lock M.	19 100 Outline Fiel	20 20 100 LOC d Insured; De	Average of REFER TO H Total 2000 20 ATION OF T esignate loca ERCENTAGE Twp 84N	Tests HANDBOOK % 100 Total ESTS tion of test E OF LOSS	%
1 thru 9 Total Node Adjuster"s Date Tests	No. of Nodes Cle off/Broken % Defoliatio	'n	100				100	6	7 thru 15	16 100	17	18 100 lock M.	19 100 Outline Fiel Otr Acres Ins Per Ac	20 100 LOC. d Insured; De NOT BY P Sec 23	Average of REFER TO H Total 2000 20 ATION OF T esignate loca PERCENTAGE TWP 84N	Tests HANDBOOK % 100 Total ESTS tion of test E OF LOSS	%
1 thru 9 Total Node Adjuster"s Date Tests	No. of Nodes Cle off/Broken % Defoliatio	'n	100				100	6	7 thru 15	16 100	17	18 100 lock M.	100 Outline Field Otr Acres Ins Per Ac liability	20 100 LOC d Insured; De NOT BY P Sec 23 290 500 145,000	Average of REFER TO H Total 2000 20 ATION OF T esignate loca ERCENTAGE Twp 84N	Tests HANDBOOK % 100 Total ESTS tion of test E OF LOSS	%
1 thru 9 Total Node Adjuster"s Date Tests	No. of Nodes Cle off/Broken % Defoliatio	'n	100				100	6	7 thru 15	16 100	17	18 100 lock M.	19 100 Outline Fiel Otr Acres Ins Per Ac	20 100 LOC. d Insured; De NOT BY P Sec 23	Average of REFER TO H Total 2000 20 ATION OF T esignate loca ERCENTAGE Twp 84N	Tests HANDBOOK % 100 Total ESTS tion of test E OF LOSS	%

INSURANC	BRUHN FARMS JO	INT VENTURE AN'S FUND INS	LIRANCE CO	MPANY			BEAN SU		IA - 090 - 12		TE OF LOSS	Sep	tember 11,	LOSS NO.	2192 (H X G)	47-
	ces asking for infor			В	С	D	E RECT DAMA	F	G	Н	I	J (C + D + E)	K	L PLANT D	M	
Item No.	Stage	aduist-	Original Number Plants Per Acre	Plants Remaining Per Acre (1000)	% Loss From Stand Reduction	Percent Crop Remaining	Pla Destr Totals +	nts oyed Factored	Percent Crop Remaining D - F	Pod	Loss	Total Direct Damage C+F+I	Percent Crop Remaining 100 - J	Total fro	m Field	F
No. of Acres		mene	(1000)	(1000)	neddedon	100 0	Gross	Net		Gross	Net		100 3	0.033	LxK	
230	1 R 5.5	R8								2.1	2.1	2.1	97.9	75	73.4	_
Variety	2 R 5.5	R8							A-(M	2.7	2.7	2.7	97.3	75	73.0	
,	3 R 5.5	R8								1	1	1	99	75	74.3	
Row Width																-
15																
	9															
								-								
																V
1611.2 (To	tal of Tests) X .934	remaining crop	claim 2132	05-00) X .90	7 (remainin	ig crop fron	n claim 2163	90-00) divi	ded by 20 (N	umber test	s taken this	claim)		Total of Tes Average of		
						~	SOYBEAN F	IELD NOTES		ON - FOR SE	COND AND	SUBSEQUE	ENT LOSSES,	REFER TO H	ANDBOOK	
Sample No	No. of Nodes Cut-	1	2	3	4	5	6	7 thru 15	16	17	18	19	20	Total	%	%
1 thru 3	% Defoliation	100	100	100	100	100	100	100	100	100	100	100	100	and the second second second	100	
Total Node												Outline Fiel		ATION OF TI		ı vı
Total Node	Commnents										and the same of th					,
Total Node	Commnents											Qtr		ERCENTAGE Twp 84N		
Total Node		h, day yearl				7				at o's		Qtr				
Total Node Adjuster"s Date Tests	Commnents Were Made (mon	h, day, year)				7			-	at o'c	lock M.	Qtr				
Total Node		h, day, year)				Date	-	Insured	ļ	at o'c						
Total Node Adjuster"s Date Tests		h, day, year)				Date	-	Insured		at o'c	łock M.		Sec 23	Twp 84N		
Total Node Adjuster"s Date Tests		ih, day, year)				Date		Insured		at o'o	łock M.		Sec 23	Twp 84N		
Total Node Adjuster"s Date Tests		h, day, year)				Date	-	Insured		at o'c	łock M.	Acres	Sec 23	Twp 84N		

The second secon			AS JOINT V							Y SHEET IA - 090 - 12	20853				LOSS NO.	2192	47
INSURANCE												TE OF LOSS		tember 11,		(H X G)	
_		s asking		Α	В	С	D	E ECT DAM	F	G	Н	1	J	K 100 F	L	M	
informa		on each Stage o	f Growth	Original Number	Plants	% Loss	Percent		nts	Percent	Pod	Loca	(C + D + E) Total	Percent	Total fro		
Item No.	Test No.	Date of Loss	Date of adjust- ment	Plants Per Acre	Per Acre (1000)	From Stand Reduction	Crop Remaining 100 - C	Totals +	royed Factored	Crop Remaining D - F			Direct Damage C+F+I	Crop Remaining 100 - J	1,000,000	tes Net	P
39			mene	(1000)	(1000)	ricudetion	100 C	Gross	Net	, i	Gross	Net	C 1 1 1 1	100 3	0.033	LxK	
No. of Acres	1	R 5.5	R8								2.5	2.5	2.5	97.5	75	73.1	
1120	2	R 5.5	R8								4.4	4.4	4.4	95.6	75	71.7	
Variety	3	R 5.5	R8								7.2	7.2	7.2	92.8	75	69.6	
			R8								4.1	4.1				71.9	
Row Width																	
-	5	R 5.5	R8								16.9	16.9	16.9	83.1	75	62.3	
15	6	R 5.5	R8								3.9	3.9	3.9	96.1	75	72.1	
	7	R 5.5	R8								20.7	20.7	20.7	79.3	75	59.5	
	8	R 5.5	R8								61.1	61.1	61.1	38.9	75	29.2	
	9	R 5.5	R8								42.4	42.4	42.4	57.6	75	43.2	
	10	R 5.5	R8								42.2	42.2	42.2	57.8	75	43.4	
			R8						1741-174		21.6	21.6	and the same of th		N100000	58.8	
1																	
1			R8								42.7	42.7					
-			R8				-				19.7	19.7	19.7	80.3		60.2	
-	14	R 5.5	R8								11.7	11.7	11.7	88.3	75	66.2	
	15	R 5.5	R8								28.9	28.9	28.9	71.1	75	53.3	
	16	R 5.5	R8								17.9	17.9	17.9	82.1	75	61.6	
	17	R 5.5	R8								3	3	3	97	75	72.8	
	18	R 5.5	R8								35.7	35.7	35.7	64.3	75	48.2	
	19	R 5.5	R8								40.8	40.8	40.8	59.2	75	44.4	
			R8								17.3	17.3					
6	20	K 3.3	No			l.					17.3	17.3	17.3	82.7	Total of Te	-	
1611.2 (Tota	al of T	ests) X.	934 (rema	aining crop	from claim	213205-00	X.975 (rema	ining crop	from claim	216390-00)	divided by 2	0 (Number	tests taker	n this claim)	000000000000000000000000000000000000000		
						enteres participates and a second				EXCPTIO				NT LOSSES,			
Sample No.	Plant	r No	1	2	3	4	5	SOYBI 6	AN FIELD N 7 thru 15	IOTES 16	17	18	19	20	Total	%	% L
1 thru 20	No. of	Nodes		_					7 1111 22	20	7.0				70101	,,,	
Total Nodes		ff/Broken foliation	100	100	100	100	100	100	100	100	100	100	100		2000	100	
1	% De	ollation	100	100	100	100	100	100	100	100	100	100	100	100		Total	
															ATION OF T		
Adjuster"s C	omm	nents	_										Outline Fiel	d Insured; De	esignate loca PERCENTAGI		by n
			to the second										Qtr		Twp 84N		
1													-				
	Vere I	Made (m	onth, day	, year)	October 29	or 30, 201	2				at o'cl	ock M.					
Date Tests V									Nint manne								
							Date		Not preser	itea		Date					
Date Tests V Unkown Adjuster																	
Unkown													10				
Unkown																	
Unkown																	
Unkown													Acres	1120			
Unkown													Ins Per Ac	500			
Unkown													Ins Per Ac liability loss %	500 560,000 73.4			
Unkown													Ins Per Ac liability	500 560,000			

Part		BRUHN FARMS JOIN E CO. FIREMA	IT VENTURE N'S FUND INSI	URANCE CC	MPANY				POLICY NO.	HEET IA - 090 - 12		TE OF LOSS	Sept	ember 11,	LOSS NO. 2012	2192 (H X G)	24
Minimal	Fill all space				1-6	С	D	E	F	G				K	L		
The column Column							DIF	RECT DAMA	AGE				(C + D + E)	100 - F	PLANT D	AMAGE	
Mary	Item No.		Date of	Number	Remaining	From	Crop	Dest		Crop	Pod	Loss	Direct	Crop	Not		
1 1 1 1 1 1 1 1 1 1								Totals +			Gross	Net					
Market M		1	R8								19	19	19	81	75	60.8	
3 5.5 88		2 R 5.5	R8								60.9	60.9	60.9	39.1	75	29.3	
New Width	variety	3 R 5.5	R8								47.2	47.2	47.2	52.8	75	39.6	
S 8.5.5 8.8	Pour Width	4 R 5.5	R8								11.6	11.6	11.6	88.4	75	66.3	
## 25 Aguster Date Insured Date Aguster Date Date	ROW WIGEN	5 R 5.5	R8								32.2	32.2	32.2	67.8	75	50.9	
Age	15	6 R 5.5	R8								13.5	13.5	13.5	86.5	75	64.9	
Age																	
Sample No Plant No 1 2 3 4 5 6 7 thru 15 16 17 18 19 20 Total % 5 1 thru 6 No of Nodes Cut- Total Note of Micros Cut- We provide the second of the				1											1		
Total Node M Defoliation 100	496.1(total	all samples) X .95 (r	emaining liabi	lity claim 21	13205-00)/6	(number o	f samples)			EXCPTIC	ON - FOR SE	COND AND	SUBSEQUE		Average of	Tests	
Adjuster"s Comments	Sample No	Plant No.								5				NT LOSSES,	Average of REFER TO H	Tests IANDBOOK	
Adjuster's Comments Sum of test by Sum of test	Sample No 1 thru 6 Total Node	Plant No. No. of Nodes Cut- off/Broken	1	2	3	4	5	6	7 thru 15	16	17	18	19	NT LOSSES,	Average of REFER TO H Total	Tests HANDBOOK %	%
Adjuster Date Insured Date Date	Sample No 1 thru 6 Total Node	Plant No. No. of Nodes Cut- off/Broken	1	2	3	4	5	6	7 thru 15	16	17	18	19	NT LOSSES,	Average of REFER TO H	Tests HANDBOOK % 100 Total	%
Acres 152.2 Ins Per Ac 500 Ilability 76,100 loss % 78.5 payment \$59,776	Sample No 1 thru 6 Total Node	Plant No. No. of Nodes Cut- off/Broken % Defoliation	1	2	3	4	5	6	7 thru 15	16	17	18	19 100 Outline Field	20 100 LOC. d Insured; De	Average of REFER TO H Total 2000 20 ATION OF TE esignate locate PERCENTAGE	Tests SANDBOOK % 100 Total ESTS tion of test E OF LOSS	%
Ins Per Ac 500	Sample No 1 thru 6 Total Node Adjuster''s	Plant No. No. of Nodes Cut- off/Broken % Defoliation Commnents	1000	2	3	4	5	6	7 thru 15	16	17	18	19 100 Outline Field	20 100 LOC. d Insured; De	Average of REFER TO H Total 2000 20 ATION OF TE esignate locate PERCENTAGE	Tests SANDBOOK % 100 Total ESTS tion of test E OF LOSS	%
Ins Per Ac 500	Sample No 1 thru 6 Total Node Adjuster"s Date Tests	Plant No. No. of Nodes Cut- off/Broken % Defoliation Commnents	1000	2	3	4	5 100	6	7 thru 15	16	17	18 100 lock M.	19 100 Outline Field	20 100 LOC. d Insured; De	Average of REFER TO H Total 2000 20 ATION OF TE esignate locate PERCENTAGE	Tests SANDBOOK % 100 Total ESTS tion of test E OF LOSS	%
Iiability 76,100	Sample No 1 thru 6 Total Node Adjuster"s Date Tests	Plant No. No. of Nodes Cut- off/Broken % Defoliation Commnents	1000	2	3	4	5 100	6	7 thru 15	16	17	18 100 lock M.	19 100 Outline Field	20 100 LOC. d Insured; De	Average of REFER TO H Total 2000 20 ATION OF TE esignate locate PERCENTAGE	Tests SANDBOOK % 100 Total ESTS tion of test E OF LOSS	%
loss % 78.5 payment \$59,776	Sample No 1 thru 6 Total Node Adjuster"s Date Tests	Plant No. No. of Nodes Cut- off/Broken % Defoliation Commnents	1000	2	3	4	5 100	6	7 thru 15	16	17	18 100 lock M.	19 100 Outline Field	NT LOSSES, 20 100 LOC, d Insured; De NOT BY P Sec. 23	Average of REFER TO H Total 2000 20 ATION OF TE esignate locate PERCENTAGE Twp 84N	Tests SANDBOOK % 100 Total ESTS tion of test E OF LOSS	%
	Sample No 1 thru 6 Total Node Adjuster"s Date Tests	Plant No. No. of Nodes Cut- off/Broken % Defoliation Commnents	1000	2	3	4	5 100	6	7 thru 15	16	17	18 100 lock M.	19 100 Outline Field Otr Acres Ins Per Ac	NT LOSSES, 20 100 LOC Horring to the second of the second	Average of REFER TO H Total 2000 20 ATION OF TE sesignate locate PERCENTAGE Twp 84N	Tests SANDBOOK % 100 Total ESTS tion of test E OF LOSS	%
	Sample No 1 thru 6 Total Node Adjuster"s Date Tests	Plant No. No. of Nodes Cut- off/Broken % Defoliation Commnents	1000	2	3	4	5 100	6	7 thru 15	16	17	18 100 lock M.	19 100 Outline Field Otr Acres Ins Per Ac liability	100 LOC d Insured; Dec NOT BY P Sec 23 152.2 500 76,100 78.5	Average of REFER TO H Total 2000 20 ATION OF TI esignate local ERCENTAGE Twp 84N	Tests SANDBOOK % 100 Total ESTS tion of test E OF LOSS	%

INSURED		RMS JOINT	VENTURE S FUND INSU	IRANCE CO	MPANY				POLICY NO.	IA - 090 - 12		TE OF LOSS	Sen	tember 11, 2	LOSS NO. 2012	2192 (H X G)	47-0
1			on on each		В	С	D	Е	F	G	Н	I	J	K K	L	M	-
		oss						ECT DAMA					(C + D + E)	1		DAMAGE	(F
		Stage of G		Original Number	Plants	% Loss	Percent	Pla		Percent	55074 100		Total	Percent		om Field	A
Item No.	Test No.	Date of	Date of adjust-	Plants Per	Remaining Per Acre	From Stand	Crop Remaining	Destr		Crop Remaining	Pod	Loss	Direct Damage	Crop Remaining	No	tes	L
41		Loss	ment	Acre (1000)	(1000)	Reduction		Gross	Factored Net	D-F	Gross	Net	C+F+1	100 - J	Gross	Net L x K	Pe
No. of Acres	1	R 5.5	R8								77.7	77.7	77.7	22.3	75	16.7	
120	1	N 3.3	no								11.1	11.1	11.1	22.3	/5	16.7	
Variety	2	R 5.5	R8								83.5	83.5	83.5	16.5	75	12.4	
Variety	3	R 5.5	R8								84.3	84.3	84.3	15.7	75	11.8	
	4	R 5.5	R8								81.4	81.4	81.4	18.6	75	14.0	
Row Width		R 5.5	R8								26.4	26.4	20.4	63.6	75	47.7	
	3	K 3.3	Kö								36.4	36.4	36.4	63.6	75	47.7	
15	6	R 5.5	R8						************		61.9	61.9	61.9	38.1	75	28.6	
											11					100000	

**																	
							.59										
															Total of Te	sts	
		AND 1875 - W-11								EVCDTIC	ON EOD SE	COND AND	CLIBCEOLIE		Average of	Tests	
Sample No	Plant No.		1	2	3	4	5	OYBEAN F	IELD NOTE:	s	17	18	19		Total	%	% L
	No. of Nodes	Cut-				-	100	-									
The second secon	% Defoliat	ion	100	100	100	100	100	100	100	100	100	100	100		2000	and the same of th	
Adjuster"s	Commnent	'S											Outline Fiel	LOC/ d Insured; De	ATION OF T		ov nu
								-							ERCENTAGE	OF LOSS	
																	-
Date Tests	Were Mad	e (month, d	ay, year)						H-101 - 46	-	at o'c	lock M.					
Adjuster			-11				Date		Insured			Date					
				I													I
							. 1										
		-,,,,,											Acres	120			
									II - we				Ins Per Ac	500			
													-				

" AND INVIEW	BRUHN FARMS JOINT	VENTURE S FUND INSI	JRANCE CO	MPANY				POLICY NO.	IA - 090 - 12		E OF LOSS	Sept	tember 11,	LOSS NO. 2012	2192 (H X G)	47
	ces asking for informat			В	С	D	E	F	G	Н	1	J	K	L	M	
	loss					DIF	RECT DAMA	GE				(C + D + E)	100 - F	PLANT D	AMAGE	
Item No.	Stage of G	Date of	Original Number Plants Per	Plants Remaining		Percent Crop		nts oyed	Percent Crop	Pod	Loss	Total Direct	Percent Crop	Total fro		
42	Loss	adjust- ment	Acre (1000)	Per Acre (1000)	Stand Reduction	Remaining 100 - C	Totals + Gross	Factored Net	Remaining D - F	Gross	Net	Damage C+F+I	Remaining 100 - J	Gross	Net L x K	1
No. of Acres	1 R 5.5	R8								2.1	2.1	2.1	97.9	75	73.4	
280	2 R 5.5	R8								1.7	1.7	1.7	98.3	75	73.7	
Variety	3 R 5.5	R8								2.9	2.9	2.9	97.1	75	72.8	
	4 R 5.5	R8								2.5	2.5	2.5	97.5	75	73.1	
Row Width	5 R 5.5	R8								1.8	1.8	1.8	98.2	75	73.7	
15	6 R 5.5	R8								5.2	5.2	5.2	94.8	75	71.1	
	7 R 5.5	R8								3.6	3.6	3.6	96.4	75	72.3	
	8 R 5.5	R8								2.1	2.1	2.1	97.9	75	73.4	
					80											
										11-1-17-11						
											-					

														Total of Tes	4.0	
												30		Average of		
				*			SOYBEAN F	IELD NOTE		N - FOR SE	COND AND	SUBSEQUE		REFER TO H		
Sample No	No. of Nodes Cut-	1	2	3	4	5	6	7 thru 15	16	17	18	19		Total	%	%
1 thru 8			1	. 99	400		100	100	100	100	100	100			100 Total	
Total Node	% Defoliation	100	100	100	100	100	100								oldi	
Total Node	% Defoliation	100	100	100	100	100	100					Outline First		ATION OF TE		
Total Node	% Defoliation Commnents	100	100	100	100	100	100						d Insured; De NOT BY P	esignate locat ERCENTAGE	ion of test l	ру
Total Node	% Defoliation	100	100	100	100	100	100						d Insured; De NOT BY P	esignate locat	ion of test l	ру
Total Node	% Defoliation		100	100	100	100	100		e e	at o'c			d Insured; De NOT BY P	esignate locat ERCENTAGE	ion of test l	ру
Total Node	% Defoliation Commnents		100	100		Date	100	Insured	į į	at o'c		Qtr	d Insured; De NOT BY P	esignate locat ERCENTAGE	ion of test l	ру
Total Node Adjuster"s Date Tests	% Defoliation Commnents		100	100			100	Insured	į	ot o'c	ock M.	Qtr	d Insured; De NOT BY P	esignate locat ERCENTAGE	ion of test l	ру
Total Node Adjuster"s Date Tests	% Defoliation Commnents		100	100			100	Insured		ot o'c	ock M.	Qtr	d Insured; De NOT BY P Sec 23	esignate locat ERCENTAGE Twp 84N	ion of test l	ру
Total Node Adjuster"s Date Tests	% Defoliation Commnents		100	100			100	Insured	į	st o'c	ock M.	Qtr	d Insured; De NOT BY P Sec: 23	esignate loca ERCENTAGE TWP 84N	ion of test l	ру
Total Node Adjuster"s Date Tests	% Defoliation Commnents		100	100				Insured	2	at o'c	ock M.	Acres Ins Per Ac liability loss %	280 500 140,000 75.7	esignate loca ERCENTAGE Twp 84N	ion of test l	ру
Total Node Adjuster"s Date Tests	% Defoliation Commnents		100	100				Insured	į	st o'c	ock M.	Qtr . Acres Ins Per Ac liability	280 500 140,000	esignate loca ERCENTAGE Twp 84N	ion of test l	руп

							SOYI	BEAN SU	JRVEY S	HEET							
		ARMS JOINT							POLICY NO	. IA - 090 - 1		49			LOSS NO.		47-00
NSURANC			S FUND INS	P	MPANY B	С	D	E	F	G	H DA	TE OF LOSS	Sep	tember 11,	2012 L	(H X G) M	N
riii aii spac	_	or informat oss	ion on each	A	В	C		RECT DAMA		G	п	1	(C + D + E)			DAMAGE	(F + I)
		Stage of G	irowth	Original	Plants	% Loss	Percent		ints	Percent			Total	Percent		om Field	Actual
	_		Date of	Number	Remaining		Crop		royed	Crop	Pod	Loss	Direct	Crop	400000000000000000000000000000000000000	tes	Hail
Item No.	Test No.	Date of Loss	adjust-	Plants Per Acre	Per Acre	Stand	Remaining	6-20-0-0-2	Factored	Remaining			Damage	Annual Control of the Control	100000	Net	Loss
43		LUSS	ment	(1000)	(1000)	Reduction	100 - C	Gross	Net	D-F	Gross	Net	C+F+1	100 - J	Gross	LxK	Percent J + M
No. of Acres				,													-
	1	R 5.5	R8								1.4	1.4	1.4	98.6	75	74.0	75.4
155			and the same of th						£1								
Variety	. 2	R 5.5	R8								1.6	1.6	1.6	98.4	75	73.8	75.4
variety	9	R 5.5	R8								5.1	5.1	5.1	94.9	75	71.2	76.
			1								3.2	3.2		7	,,,	, 4.4	70
	4	R 5.5	R8								2.8	2.8	2.8	97.2	75	72.9	75.
Row Width													Description (1100
		R 5.5	R8								32.9	32.9	32.9	67.1	75	50.3	83
15																	
									-	-							
									1								
			1														
			-														
										-							
		-	-						-								
			-														
		-															
				1999													
															Total of Te	sts	
					-										Average of	Tosts	386.0
										EXCPTIO	ON - FOR SE	COND AND	SUBSEQUE	ENT LOSSES,	Average of REFER TO H		77.2
		remitted the control of the control	· ·					SOYBEAN F		S							
	Plant No. No. of Node:		1	2	3	4	5	6	7 thru 15	16	17	18	19	20	Total	%	% Loss
otal Node	off/Broken	s cut-													2000		
	% Defoliat	ion	100	100	100	100	100	100	100	100	100	100	100	100	STATE OF THE PERSON NAMED IN COLUMN TWO IS NOT THE OWNER.	100	75
																Total	
diuster"s	Commnen	tc		No.			11 7, 2 11		- 11				Outline Fiel	LOC ld Insured; D	ATION OF T	Y 200 100 100 100 100 100 100 100 100 100	av numbor
rujuster s	Comminen										- 4		Outline Fiel		ERCENTAG		by number,
							41						Qtr		Twp 84N		
Date Tests	Were Mad	le (month, d	lav vearl								at o'c	lock M.					
oute rests	WCIC WIGO	ic (monen, c	idy, year)	-			***************************************				at ot	IOCK IVI.					
djuster		MARKET TO THE TOTAL PROPERTY OF THE TOTAL PR		variation and the second	unitalii alahii aana		Date		Insured			Date					
													Acres Ins Per Ac	155 500			
											-		liability	77,500			
													loss %	77.2			
													payment	\$59,822			
		-												-		-	

		RMS JOINT	VENTURE S FUND INSI	IDANCE CO	N AD A NIV					HEET IA - 090 - 12		TE OF LOSS	Sont	tember 11,	LOSS NO.	2192 (H X G)	47
INSURANC Fill all space		1	ion on each	-	B	С	D	E	F	G	Н	I 0 1 1033	J	K	L	M	H
, m an apac	lc	oss						RECT DAMA		-			(C + D + E)		PLANT D		
Item No.		Stage of G	Date of adjust-	Original Number Plants Per	Plants Remaining Per Acre	% Loss From Stand	Percent Crop Remaining	Destr	nts royed	Percent Crop Remaining	Pod	Loss	Total Direct Damage	Percent Crop Remaining	Total fro	tes	
54 No. of Acres		Loss	ment	Acre (1000)	(1000)	Reduction		Totals + Gross	Factored Net	D-F	Gross	Net	C+F+1	100 - J	Gross	Net L x K	
72	1	R 5.5	R8								1.6	1.6	1.6	98.4	75	73.8	
3,500	2	R 5.5	R8								1.7	1.7	1.7	98.3	75	73.7	_
Variety	3	R 5.5	R8								3.1	3.1	3.1	96.9	75	72.7	
Row Width																	
15											Will be						
																	_
														59			

															Total of Tes	ets	
											ON - FOR SE	COND AND	SUBSEQUE		Average of REFER TO H		
	Plant No.	Cut-	1	2	3	4	5	SOYBEAN F 6	7 thru 15		17	18	19	20	Total	%	%
1 thru 3	off/Broken % Defoliat		100	100	100	100	100	100	100	100	100	100	100	100	2000	100	
1 thru 3 Total Node															2000	Total	
1 thru 3 Total Node													Outline Field	d Insured; D	esignate loca	tion of test b	у
1 thru 3 Total Node	Commnent	is .		X-,											Twp 84N		
1 thru 3 Total Node	Commnent	is .											Qtr	3et 23	TWP 84N	nge 45VV	
1 thru 3 Total Node Adjuster"s	Commnent		day, year)								at o'o	ilock M.	Qtr	3ec 23	1WP 84N	nge 45W	
1 thru 3 Total Node Adjuster''s Date Tests			day, year)				Date		Insured		at o'c	lock M.	Qtr	Set 25	TWP 84N	nge 45W	
1 thru 3 Total Node Adjuster"s			iay, year)				Date		Insured		at oʻd		Qtr	Set 25	TWP 84N	nge 45W	
1 thru 3 Total Node Adjuster''s Date Tests			day, year)				Date		Insured		at o'c	ilock M. Date				nge 45W	
1 thru 3 Total Node Adjuster''s Date Tests			day, year)				Date		Insured		at o'c	olock M.	Qtr Acres Ins Per Ac	72		nge 45W	
1 thru 3 Total Node Adjuster"s			day, year)				Date		Insured		at o'c	olock M.	Acres Ins Per Ac liability	72 500 36,000		nge +SvV	
1 thru 3 Total Node Adjuster''s Date Tests			day, year)				Date		Insured		at o'c	Date	Acres Ins Per Ac	72 500		nge 43vv	

INSURANCE		RMS JOINT	VENTURE FUND INSU	JRANCE CO	MPANY				POLICY NO.	. IA - 090 - 12		TE OF LOSS	A	ugust 16, 20	LOSS NO.	2166 (H X G)	39.
Fill all spaces asking for information on each			T		С	D	E	F	G	Н	ı	J	K	L M		P	
	lo	Stage of G	rowth	Original				ECT DAMA		I I			(C + D + E)	100 - F	PLANT D	10	
Item No.	Test No.		Date of adjust- ment	Number Plants Per Acre (1000)	Plants Remaining Per Acre (1000)	% Loss From Stand Reduction	Percent Crop Remaining 100 - C	Plants Destroyed		Percent Crop	Pod Loss		Total Direct	Percent Crop	Total from Field Notes		Act H
39	, , , , , , , , , , , , , , , , , , , ,							Totals + Gross	Factored Net	Remaining D - F	Gross	Net	Damage C+F+I	Remaining 100 - J	Gross	Net L x K	Per J+
No. of Acres	1	R 3.5	R5									A 7400 W 1000 W		100	2	2.0)
1120																	
Variety			R5											100	2.8	2.8	
	3	R 3.5	R5											100	2.8	2.8	3
Row Width	4	R 3.5	R5											100	3	3.0	
	5	R 3.5	R5								1			100	2.8	2.8	3
15	6	R 3.5	R5											100	2.4	2.4	ı
	7	R 3.5	R5											100	3	3.0)
	8	R 3.5	R5											100	2.4	2.4	ı
	9	R 3.5	R5											100	2.6	2.6	5
	alter (Perila — Vindia de la Aude		R5											100	2.6	2.6	
		50000000000000000000000000000000000000	R5											100	2.8	2.8	
	(3		R5											100	2.6	2.6	5
	13	R 3.5	R5											100	2.6	2.6	5
-	14	R 3.5	R5											100	2.6	2.6	5
	15	R 3.5	R5											100	2.4	2.4	-
		1	J.											1	Total of Tes	its	
39.4 (Total o	of Tests) X	.934 (rema	ining crop f	rom claim 2	13205-00)	divided by :	15 (Number	ests taken	this claim)						Average of		
								OYBEAN F	IELD NOTE	The second section is a second second	ON - FOR SE	COND AND	SUBSEQUE	NT LOSSES,	REFER TO H	ANDBOOK	
Sample No	No. of Nodes	Cut-	1	2	3	4	5	6	7 thru 15	16	17	18	19	20	Total	%	% L
Total Node	off/Broken % Defoliat	ion													20		
	70 Delonde															Total	
Adjuster''s (Commnent	'S											Outline Fiel	LOCA d Insured; De	ATION OF TE signate locat		by nu
													04-		ERCENTAGE		T-
													Qtr	Sec 23	wp 04IV	NEC 43VV	1
Date Tests \	Were Mad	e (month, d	ay, year)		October 29	or 30, 201	2				at o'c	lock M.					
Unkown									Not prese	nted							
Adjuster							Date		Insured			Date					
													Acres	1120			-
							1				101						+
													Ins Per Ac	500			-
													liability loss %	500 560,000 2.5			

Exhibit 3

IN THE UNITED STATES DISTRICT COURT FOR THE NORTHERN DISTRICT OF IOWA WESTERN DIVISION

BRUHN FARMS JOINT VENTURE

PLAINTIFF

v.

Case No. 13-CV-4106-DEO

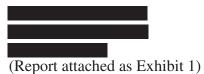
FIREMAN'S FUND INSURANCE COMPANY

DEFENDANT

DEFENDANT'S AMENDED AND SUPPLEMENTAL RULE 26(a)(2) EXPERT DISCLOSURE STATEMENT

COMES NOW Defendant, Fireman's Fund Insurance Company ("FFIC"), by and through counsel, and, pursuant to Fed.R.Civ.P. 26(a)(2), discloses that the following individuals have been retained to provide expert testimony in connection with this case:

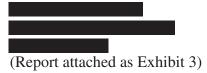
1. John M. Brown



2. Clifton R. Parker



3. Gregory Meek



4. Steven C. Griffin CVision Corporation



5. John J. Mewes



(Report attached as Exhibit 5)

- 6. While not retained experts, any persons identified as potential witnesses in FFIC's initial (Rule 26(a)(1)) disclosures or answers to interrogatories may be asked to offer expert testimony within the meaning and contemplation of F.R.E. 702 on the basis of their education, experience, and training in crop insurance.
- 7. FFIC reserves the right to call any expert designated by the Plaintiff.

Date: December 1, 2016 Respectfully submitted,

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Attorneys for Fireman's Fund Insurance Company

Certificate of Service

I, Jeffrey S. Dilley, do hereby certify that I have this day served, via electronic mail, a true and correct copy of the above and foregoing document to each of the following:

Mr. Nile Hicks <u>nile.hicks@beattielawfirm.com</u> BEATTIE LAW FIRM, P.C. 4300 Grand Ave. Des Moines, IA 50312

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Des Moines, IA 50312

This, the 1st day of December, 2016.

Jeffrey S. Dilley Jeffrey S. Dilley

Exhibit 4

2nd Supplementary January 3, 2017

1st Supplementary Report October 17, 2016

Initial Report January 5, 2015

This is my second supplementary report in the Bruhn matter. New information since my last report was provided in Galen Sornson's deposition. Galen was the lead *adjuster* on the September 11, 2012 hail storm. An *adjuster* is an individual who investigates losses. This claim file should have been rejected upon return receipt to RCIS for being incomplete. There are four main steps in the loss adjustment process: notice of loss, investigation, proof of loss, and payment or denial of the claim. I will review each step as it pertains to this claim.

Notice: Page 1 of RCIS's 2012 Crop-Hail Loss Adjustment Manual (FFIC 0741) states: "The agent's responsibility on a crop-hail loss is to submit the insured's notice of loss to the company." Al Bruhn's insurance agent for this crop-hail policy was Terry Nielsen. In Nielsen's deposition, he was asked what day did Al Bruhn notify him of the September 11, 2012 storm and Mr. Nielsen responded: "it was soon". Without a doubt Al Bruhn fully complied with RCIS's procedure. The actual notice of loss for the September 11, 2012 storm is not in the material I have reviewed.

As an agent, I have never reported a claim without a notice of loss. As an adjuster, I have never worked a claim without a notice of loss. I began my insurance career on election day 1976; this is the first claim I have been involved with without being presented a notice of loss. Without a notice of loss stating which lines were damaged by hail and which were not; the adjuster would be responsible to inspect every location listed in the policy declarations.

Claims are expenses for insurance companies. Standard operating procedures of all insurance companies is to set loss reserves allowing money to be set aside to pay the pending expense. An employee at RCIS named Steve Kevorkain, Area Clams Supervisor, was responsible for setting the loss reserve for this claim. Page FFIC 0105 contains this statement: "Steve Kevorkian said he had included this one in his estimates he gave earlier but had projected a higher number." Galen Sornson's investigation determined a lower number than projected by the Area Claims Supervisor.

Investigation: The purpose of this investigation was to determine if the hail claim was covered and what were Bruhn's damages. The RCIS 2012 Crop-Hail Loss Adjustment Manual has a section titled Basic Adjuster Procedures. Page 5 (FFIC 0745) has a checklist of duties the adjuster must perform prior to meeting the insured. Item 7. Follows:

Determine if the loss was reported timely. If there is any question regarding coverage, the adjuster and insured should sign the top part of the non-waiver form before doing the field adjustment.

Continuing this investigation without a non-waiver confirmed lead adjuster Galen Sornson agreed: (1) Al Bruhn complied with RCIS notice of loss requirements and (2) damage to the crop would be determined per policy provisions. Sornson understood all lines (fields) on this policy required a physical inspection. The total acreage requiring inspection was 11,998.7 acres of corn, soybeans, and rye. Sornson was responsible for laying out a plan to inspect all lines listed in the declarations for hail damage.

The Random House Dictionary, unabridged edition, provides several meanings of the word damage. The first definition, "Injury or harm that impairs value or usefulness: *The storm did considerable damage to the crops.*" The dictionary defines damage, and this policy provides a strict set of rules to determine the injury, expressed as a percentage of lost potential yield. Policy provision **3. DUTIES AFTER LOSS** c. *Adjustment Procedures.* States: "Both you and we agree that the percentage of loss (i.e. damage to crop) will be determined using the crop-hail loss adjustment procedures published by National Crop Insurance Services," (NCIS) bracketed material added by me. RCIS made this statement in their propriety policy form known as RCIS GP 3 IA-MN (01-07) therefore they must adhere to their words. As stated earlier in my January 5, 2012 report; this extension means these handbooks are part of the insurance contract.

Examining Sornson's statements his initial inspection was made either October 22 or October 29. Either date, the growing season was over and the crop had been harvested. The NCIS Soybean Loss Instructions provides guidance on timeliness of inspections on page 3: "Except for losses occurring near harvest, claims should not be finalized until at least 10 days following the hailstorm." Early in the growing season a young plant will produce new vegetative growth if it survives the hail storm. Late in the growing season the plant has stopped new vegetative growth as it focuses on seed development. With correct staging at R 5.5 this clam should have been finalized as early as September 21, 2012.

The NCIS loss instructions provide a severe penalty to crop insurance companies delaying initial inspections until after the growing season has ended. There are no instructions in the NCIS Soybean Handbook to determine if plants were killed by hail or freezing temperatures. The instructions are to account for dead plants only. Page 18 of the manual states: "1. Dead plants or plants that are cut off below the cutting height (Fig. 16) are considered non-harvestable and counted on a 1 -for- 1 loss basis." Per the percentage of loss instructions, because all the plants are dead, the percentage of damage is 100%, therefore policy limits could be paid on all soybean acres.

Sornson totally disregarded in the National Crop Insurance Handbook acting as lead adjuster for this claim. He failed to implement a control system to assure all locations on the notice of loss were inspected. Sornson was responsible for determining the plant stage on September 11, 2012 between R5 (seeds beginning to develop at one of the four uppermost nodes) and R6 (Pod containing green seeds that fills the pod cavity at one of the four uppermost nodes). RCIS allowing this error demonstrates a willful disregard for their own policy provisions.

The delay in adjustment and Sornson's subsequent error, RCIS used a loop hole in the NCIS handbook allowing RCIS to pay less than policy limits. The only type of damage (injury or harm that impairs value) which can occur after the growing season is known as a **shatter loss**. Shatter loss is defined on page 21 of the Soybean Loss Instructions as: a. Loss of mature yellow seed on the ground. b. Seed that will be lost before or during combining from pods that have opened sufficiently so the seed is visible. Sornson did not mention seeing any mature yellow seed on the ground. RCIS instructions for High Dollar Claims provided in the manual on page FFIC 0785 require pictures from all adjusters on a high dollar claim. No adjuster provided any pictures of yellow soybeans or of twisted pods an experienced crop-hail adjuster would expect to find on a shatter loss. On September 11, 2011, these soybeans were green. They were not mature enough to have yellow beans on the ground. The earliest stage Sornson reported was R7. I am of the opinion soybean shatter losses can occur earlier than R7 as all pods on a plant do not mature at the same time.

In my opinion RCIS developed a strategy to eliminate nearly all steps in evaluating damage payable caused by hail on September 11, 2012, therefore reducing the amount owed Bruhn. On October 3, 2012, a week to the day after RCIS "booked" the notice of loss the claim was assigned to an adjuster. RCIS assigned this claim to Galen Sornson an independent contractor. It is a common practice for independent adjusters to have contracts with multiple insurance companies. An adjuster can receive claims concurrently from multiple companies. The adjuster determines the order in which to investigate claims. Taking the path of least resistance, easy claims are investigated first. RCIS should have assigned this claim to an employee adjuster providing instructions for immediate inspection or be subject to termination. An employee adjuster fearing the loss of their job would have inspected all locations the notice of loss reported damage.

By mid-October the growing season is normally over in western lowa. The plants are dead and require harvesting. General Provision "14. EXCLUSION. We do not cover: d. Loss due to your neglect or failure to harvest mature crops." This was very stressful for Bruhn as RCIS could deny coverage if he failed to harvest. Adding to the mental stress General Provision "6. APPRAISAL. a. The entire crop or a representative sample of the crop, as defined in the policy, must remain intact until a determination of the percentage of loss is rendered by these procedures." This policy does not define representative sample. Bruhn expressed his anxiety with Galen Sornson in their initial telephone conversation. From Sornson's statement FFIC 0089: "He (Bruhn) felt it should have been worked before he had to leave samples. I told him I could not work this claim alone because of all the acres and was waiting for other adjuster's workloads to ease up so they could help." RCIS assigned this claim to lead adjuster without the management authority to gather the workforce required to complete this claim. This claim should have seen assigned to a supervisor that could have directed subordinates to show up at Bruhn farm immediately.

On October 17, 2015, Galen Sornson called Larry Grieme (FFIC 0087) "and said he needed help – shatter claim- '. Sornson labeled this claim as a shatter loss 5 weeks and 1 day after the storm and 12 days before his initial inspection. Sornson made this telephone call because the RCIS Loss Adjustment Manual states on page FFIC 0745 "BEFORE MEETING THE INSURED item 1. Study liability coverage to determine potential high dollar loss." Instructions to complete high dollar claims are listed on page FFIC 0785 requiring two adjusters signature. Just two days short of 4 weeks since Sornson received this claim, the field inspection began.

Proof of loss: Policy provision **3. DUTIES AFTER LOSS** a. *Your Duties Are.* (7) "submit to us a signed statement in proof of loss declaring your loss" so that RCIS may determine its liability under this policy. The adjuster prepares the document for the insured's signature. By signing Bruhn would be agreeing to the following statement: "I agree that the Agreed % of Loss indicated above shall be the basis for calculating the full payment due, subject to all policy provisions, for all losses sustained to date. I declare that the facts stated herein are true, and I agree that this Proof of Loss shall be binding on both parties, subject to audit of the supporting paper and approved by the Company." Al Bruhn did not agree with the indicated percentage of loss (damage). He was correct **not** to sign this proof of loss.

There is much more to this statement on the proof of loss to determine an indemnity payment than percentage of loss (damage). Returning to the same dictionary mentioned earlier we find the second definition of damage: "2. damages, Law, the estimated money equivalent for detriment or injury sustained." Percentage of loss (plant damage from NCIS handbook) is only the foundation for the

damages owed Bruhn. The entire policy needs to be examined to determine the indemnity payment (damages).

RCIS was notified of Al Bruhn's decision not to sign the proof of loss by their common agent Terry Nielsen. Per Galen Sornson's hand written report page FFIC 1128 he made the following statement: "I met with the agent Terry Nielsen he told me Al would like the loss percentage raised on certain fields. I told the agent there was no way that was going to happen. End of meeting." The arithmetic errors alone required the loss percentage be raised. Not listening to Bruhn demonstrates this adjuster lacks the necessary poise and an understanding of human nature to present a proof of loss.

Fortunately, General Provision **6. APPRAISAL.** Provides a framework to determine the percentage of loss when insurer and insured cannot agree on the percentage of loss (damage). Both insurer and insured have an equal right to this provision when there is no doubt a loss occurred. In my opinion, it was a management decision by RCIS <u>not</u> to invoke the Appraisal provision. The appraisal process allows each party to select an appraiser. Together the two appraisers would select an umpire. Allowing three new experts to review this file would have exposed management's strategy to underpay the claim (cut expenses). When RCIS waived their wright asking for the APPRAISAL provision to be implemented they started taking Bruhn down the primrose path. Bruhn was negotiating directly with RCIS without the benefit of an appraiser or an umpire.

General Provision **5. REDUCTION OF INSURANCE.** was completely ignored as I explained in my January 5, 2015 report. This caused line 40 to be underpaid approximately 11% on the Proof of loss Sornson faxed to Bruhn November 5, 2012. This error not only affected Bruhn but it affected all RCIS customers with multiple losses on a field during a growing season. This would big savings for a crop insurance company over several years.

Special Provisions **2. CATASTROPHE LOSS AWARD** allows for an additional one-half percent of damage in addition to the percentage of loss more than seventy percent, until all liability is paid. This was allowed for in my second corrected claim.

Page FFIC 0785 RCIS Crop-Hail Loss Adjustment Manual provides the following instructions concerning the insured's signature "For high dollar claims – do <u>not</u> have the insured sign the proof until <u>both</u> Adjuster and/or field reviews have been completed." The auditor completed the field review November 27, 2012. This is the first day RCIS procedure allowed for the proof of loss to be presented to Al Bruhn. We know from Galen Sornson's testimony a proof of loss was faxed on November 5, 2012, for Al Bruhn signature. The percentage of loss (hand written) listed on the faxed copy (FFIC 1130-1133) sent for Bruhn's signature are not identical the to the proof of loss signed by Sornson (FFIC 1124 -1125). For example, Sornson did not have an entry for line 11 on his hand-written proof sent to Bruhn, the computer-generated copy he signed has an entry. This was a \$25,545 error in RCIS's favor Bruhn was asked to sign.

Payment or denial of the claim: If all went well and Al Bruhn agreed with the investigation the proof of loss would be submitted to the claims department. Once the claim received for payment an internal audit begins. This is a different audit from the field audit which is to be completed prior to obtaining the insured's signature on the proof of loss. The internal audit is when the words on the proof of loss "subject to audit of the supporting paper" comes into play.

An auditors job is to find mistakes. Auditors have instructions as to which mistakes they can correct and which mistakes must be corrected by the adjuster. For example, the auditor can correct arithmetic errors on completed forms. The auditor cannot create or complete uncompleted forms. Those claims must be rejected and sent back to the field for completion.

Early in my career I was an auditor for crop-hail claims (my official title was Junior Field Representative) that occurred in 25 counties of Southeast Iowa. First, I would do a cursory review of the submitted forms. Prior to reviewing any calculations, I would verify 3 items; 1) maps showing where the samples were taken in each field (line) corresponding to the notice of loss stating where there was a possibility of hail, 2) confirm there a corresponding entry from each sample location on the Survey Sheet, 3) for each Survey Sheet entry is there a set of Field Notes. The Field Notes list the results each damaged plant in the sample. The National Crop Insurance Handbook can require up to 20 plants be inspected in just one sample. I did not make these items up; they are all requirements to complete form NCIS 6301 Soybean Survey Sheet page FFIC 0238 part of the National Crop Insurance Handbook for Soybeans. If the adjuster did not pull the "triple trigger", I rejected the claim, and returned the entire claim file for completion.

Galen Sornson signed the proof of loss on Thursday November 28, 2012, one day after the field audit. Galen Sornson did not pull the "triple trigger" therefore I would have rejected this claim for the following reasons:

- Maps: Sornson did not attach maps for all the acreage Al Bruhn notified RCIS he had damage.
 The only maps were for acreage there was a corresponding Survey Sheet. He did not inspect all
 the acreage. Reject this claim.
- 2. Survey Sheets: There is a Survey Sheet for each map. The second field inspected is for line 25. Survey Sheets lists 11 samples taken. The corresponding map shows he made 10 inspections. I would have rejected this claim requiring Sornson to clean this up.
- 3. Field Notes: 4 of the 16 lines Sornson prepared maps and survey sheets there are NO field notes. The field notes for line 28 list 12 samples taken. The map and survey sheet for line 28 list only 11 samples. NONE OF THE ENTRIES ON THE FIELD NOTES MATCH THE SURVEY SHEET.

 These field notes are for a different field! So where are the field notes for line 28? I would have reported this error to my supervisor and requested guidance on how to proceed. This is not a common error. I do not trust any of the data collected in the field notes to be true. This kind of mistake could not have occurred if the notes were completed in the field while making the "counts". There is a possibility of insurance fraud. REJECT THIS CLAIM!

Reviewing the proof of loss Sornson faxed (FFIC 1130-1100) in the column "Agreed % of Loss" 16 lines list damage and 16 lines are marked with a blank line (dash) or a 0 (zero). Of these 16 lines Sornson provided field notes for a single line; #44. No data was collected. The words "no loss, no strips" were recorded. If Sornson is attempting to define representative samples as strips he is a little late. The appraisal provision mentioned earlier said representative samples are defined in the policy. Yet, there is no definition. If RCIS wanted to define representative samples as strips they should have put that in their policy. There is no question whether it hailed or not on the lines 16 lines marked on his hand-written proof of loss marked with a dash or 0 (zero). The only question is what was the correct percentage of loss. By marking those lines Sornson agreed it hailed.

There are no records of any counts on any of the 16 lines therefore policy limits should be paid on those lines. It was RCIS's duty to determine the damage and they failed. This is an additional 3,586.5 (acres) times \$500 (per acre coverage) for an additional award of \$1,793,250 discovered per Sornson's testimony. Add this to the \$1,756,528 from my earlier calculations the total due Bruhn is \$3,549,778 per the policy provisions.

The internal auditor would be required to review the notice of loss to determine all acres reported damage had been inspected. Lead adjuster Galen Sornson, field auditor Larry Grieme, the internal auditor, and Larry Burkhart all failed to compare the notice of loss acreage to the inspected acreage. There is a possibility of greater damage than I have stated.

In June of 2014 Larry Burkhart, RCIS Crop Hail/Named Peril Field Claims Manager, testified he had 42 years of experience doing this kind of work. He has been doing this work since 1972. Burkhart's January 25, 2013 letter to Al Bruhn he states: "RCIS has concluded that it adjusted and processed the claim in accordance with procedure and correctly paid you for this claim. Larry Burkhart never states RCIS followed the Crop-Hail policy provisions, National Crop Insurance Services Soybean Handbook, or the RCIS 2012 Crop-Hail Loss Adjustment Manual. The procedures followed were provided to Larry Burkhart a day earlier in a call with Chuck, Rick, and Dan. Page FFIC 0073 in Burkhart's hand written note he states: "Discussed collected Data" with the 3 executives mentioned above. This was the end of the primrose path Bruhn was led down. Burkhart is just one of a band of renegades who helped RCIS to renege on its promise to pay Al Bruhn for hail damage. Management determined the investigation was so bad it would be less expensive to have Bruhn file a suit than pay per policy provisions. The \$3,549,778 award mentioned above may be less than expected by management. The executive had access to all the data, e.g., notice of loss, and I do not.

Retired farmers working part-time as independent crop insurance adjusters do not have the authority to issue checks on behalf of RCIS or Fireman's Fund Insurance Company. Only guys who wear ties have authority to issue checks for the dollars at stake in this claim. This company is an out of control money machine for its owners with no fear of being brought back under control.

Compensation

I will be compensated at the rate of \$75/hour, plus expenses, for my study and testimony in this case.

Document/Materials Reviewed

Documents produced by RCIS – FFIC 0001 through FFIC 0399
RCIS 2012 Crop-Hail Loss Adjustment Manual FFIC 0741 through FFIC 0851
Deposition of Plaintiff, Al Bruhn
Deposition of Terry Nielsen
Deposition of Larry Burkhart
Deposition of Larry Grieme
Deposition of Ed Cerven
Deposition of Galen Sornson
Brad Nelson letter to Chuck Eldredge
Report of Gregory Meek